



PATENT
ATTORNEY DOCKET: 72167.000105

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/366,135 Confirmation No.: 2699
Applicant : Lloyd Adams et al.
Filed : August 2, 1999
Title : NETWORK BASED FINANCIAL TRANSACTION PROCESSING SYSTEM
TC/Art Unit : 3628
Examiner: S.E. Chencinski

Docket No. : 72167.000105
Customer No. : 21967

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicant submits attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371, are not being provided.

Applicant respectfully points out that the submission of the listed reference in this Information Disclosure Statement is not an admission that it is prior art or material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by the Applicant.

Consideration of the foregoing plus the return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

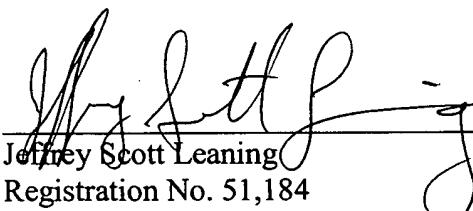
Applicant requests that the U.S. Patent Office charge any required fee to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

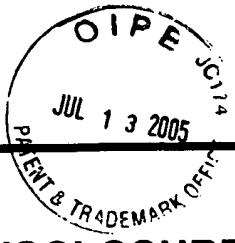
HUNTON & WILLIAMS LLP

Dated: July 13, 2005

By:


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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 1

Application Number	
Filing Date	
First Named Inventor	
Art Unit	
Examiner Name	
Attorney Docket Number	

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US- 5848400	12/08/1998	Chang	

FOREIGN PATENT DOCUMENTS

*Examiner Initials	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code Number- Kind Code (if known)				YES	NO
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES NO
			<input type="checkbox"/> <input type="checkbox"/>

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.